

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

- 1 1. (Canceled) A token adapted to provide access to an account, the token
2 comprising:

3 a memory configured to store an image of a biometric.
- 1 2. (Canceled) The token of Claim 1 wherein said memory is an integrated circuit
2 configured to store the image of the biometric.
- 1 3. (Canceled) The token of Claim 2 wherein said biometric image is a finger
2 print image stored in the memory in one of Tiff, JPEG and bitmap formats.
- 1 4. (Canceled) The token of Claim 3 further comprising:

2 a magnetic stripe adapted to store data related to the account.
- 1 5. (Canceled) The token of Claim 4 wherein said token is a card.
- 1 6. (Canceled) The token of Claim 5 wherein said card is formed from material
2 selected from a group consisting of plastic and metal.
- 1 7. (Canceled) A system adapted to receive a token, said token comprising an
2 integrated circuit memory configured to store an image of a biometric, said token adapted to
3 provide access to an account, said system comprising:

4 a processor configured to read the biometric image stored in the integrated circuit
5 memory disposed in the token.
- 1 8. (Canceled) The system of Claim 7 wherein said processor is further
2 configured to generate a binary number from the stored image of the biometric and in accordance
3 with a preselected algorithm.

1 9. (Presently amended) A system adapted to receive a token, said token
2 comprising an integrated circuit memory configured to store an image of a biometric, said token
3 adapted to provide access to an account, said system comprising:

4 a processor configured to read the biometric image stored in the integrated circuit
5 memory disposed in the token; wherein said processor is further configured to generate a binary
6 number from the stored image of the biometric and in accordance with a preselected algorithm;
7 and

8 ~~The system of Claim 8 further comprising~~ a biometric sampler adapted to sample
9 and capture an image of at least one biometric of the token holder at the location in which the
10 system is stationed.

1 10. (Original) The system of Claim 9 wherein said processor is further
2 configured to generate a second binary number from the at least one biometric image of the
3 token holder sampled and captured at the location in which the system is stationed, wherein said
4 second binary number is generated in accordance with the preselected algorithm.

1 11. (Original) The system of claim 10 wherein said processor is further
2 configured to compare the first and second binary numbers to determine whether they match
3 within a predefined tolerance limit.

1 12. (Original) The system of 11 wherein said processor is further configured to
2 generate a third binary number from one of the first and second binary numbers if the first and
3 second binary numbers match each other within the predefined tolerance limit, wherein said third
4 binary number is generated in accordance with a second preselected algorithm.

1 13. (Original) The system of claim 12 wherein said third binary number has
2 fewer bits than either of the first and second binary numbers.

1 14. (Original) The system of Claim 13 further comprising a second processor
2 configured to receive the third binary number from the first processor.

1 15. (Original) The system of Claim 14 wherein said first and second processors
2 are located at different sites.

1 16. (Original) The system of Claim 15 wherein said second processor receives
2 the third binary number from the first processor via wired or wireless communication lines.

1 17. (Original) The system of Claim 16 wherein said second processor is coupled
2 to a database which maintains a fourth binary number extracted from a same biometric image
3 source from which the biometric image stored in the memory is supplied, wherein said fourth
4 binary number is extracted in accordance with the second preselected algorithm.

1 18. (Original) The system of Claim 17 wherein said second processor is
2 configured to retrieve the fourth binary number from the database and compare the retrieved
3 fourth binary number to the third binary number it receives from the first processor to determine
4 whether a match exists between the third and fourth binary numbers within a second predefined
5 tolerance limit.

1 19. (Original) The system of Claim 18 wherein if the second processor
2 determines that a match exists between the third and fourth binary numbers then access to the
3 account associated with the token is granted.

1 20. (Original) The system of Claim 19 wherein if the first processor determines
2 that the first and second binary numbers do not match each other within the first predefined
3 tolerance limit then access to the account associated with the token is denied.

1 21. (Original) The system of Claim 20 wherein if the second processor
2 determines that the third and fourth binary numbers do not match each other within a second
3 predefined tolerance limit then access to the account associated with the token is denied.

1 22. (Original) The system of Claim 21 wherein the second processor further
2 receives information related to the account with which the token is associated with from the first
3 processor.

1 23. (Original) The system of Claim 22 further comprising:

2 a key pad configured to enable the token holder to enter information
3 related to the account into the system; and

4 a display configured to display messages to the token holder.

1 24. (Original) The system of Claim 23 further comprising:

2 a magnetic read device adapted to receive information stored on a magnetic
3 medium disposed on the token.

1 25. (Original) The system of Claim 24 wherein the at least one biometric sample
2 is a finger print sample and wherein the image of the at least one biometric sample of the token
3 holder sampled and captured by the biometric sampler is formatted according to one of Tiff,
4 bitmap and JPEG image format standards.

1 26. (Canceled) A method of forming a token adapted to provide access to an
2 account, the method comprising:

3 forming a memory;

4 storing an image of a biometric in the memory; and

5 disposing the memory on the token.

1 27. (Canceled) The method of Claim 26 wherein said memory is an integrated
2 circuit memory configured to store the image of the biometric.

1 28. (Canceled) The method of Claim 27 wherein said biometric image is a finger
2 print image.

1 29. (Canceled) The method of Claim 28 wherein said finger print image is stored
2 in the memory in one of Tiff, bitmap and JPEG formats.

1 30. (Canceled) The method of Claim 29 further comprising:
2 disposing a magnetic stripe adapted to store data related to the account on the
3 token.

1 31. (Canceled) The method of Claim 30 wherein said token is a card.

1 32. (Canceled) The method of Claim 31 wherein said card is formed from
2 material selected from a group consisting of plastic and metal.

1 33. (Cancel) A method of authorizing access to an account with a token, the
2 method comprising:

3 receiving the token on which a memory configured to store an image of a
4 biometric is disposed; and

5 reading the biometric image stored in the memory disposed on the token.

1 34. (Presently amended) A method of authorizing access to an account with a
2 token, the method comprising:

3 receiving the token on which a memory configured to store an image of a
4 biometric is disposed;

5 reading the biometric image stored in the memory disposed on the token; and ~~The~~
6 ~~method of Claim 33 further comprising:~~

7 generating a binary number from the biometric image stored in the memory in
8 accordance with a preselected algorithm.

1 35. (Original) The method of Claim 34 further comprising:
2 capturing at least one biometric image of the token holder at the location in which
3 access to the account associated with the token is requested.

1 36. (Original) The method of claim 35 further comprising:
2 generating a second binary number from the at least one biometric image captured
3 from the token holder in accordance with the preselected algorithm.

1 37. (Original) The method of claim 36 further comprising:
2 comparing the first and second binary numbers to determine whether they match
3 within a predefined tolerance limit.

1 38. (Original) The method of claim 36 further comprising:
2 extracting a third binary number from one of the first and second binary numbers
3 if the first and second binary numbers match each other within the predefined tolerance limit,
4 wherein said third binary number is extracted in accordance with a second preselected algorithm.

1 39. (Original) The method of Claim 38 wherein said third binary number has
2 fewer bits than the first and second binary numbers.

1 40. (Original) The method of Claim 39 further comprising transmitting the third
2 binary number to another location via wired or wireless communication lines.

1 41. (Original) The method of Claim 40 further comprising:
2 comparing the transmitted third binary number to a fourth binary number
3 maintained in a database to determine whether a match exists between the third and fourth binary
4 numbers within a second predefined tolerance limit, wherein said fourth binary number is
5 extracted from a same biometric image source from which the biometric image stored in the

6 memory is supplied, wherein said fourth binary number is extracted in accordance with the
7 second preselected algorithm; and

8 granting access to the account associated with the token if the third and fourth
9 binary numbers match within a second predefined tolerance limit.

1 42. (Original) The method of Claim 41 further comprising:
2 denying access to the account associated with the token if the third and fourth
3 binary numbers do not match within the second predefined tolerance limit.

1 43. (Original) The method of Claim 42 further comprising:
2 transmitting account related information via the wired or the wireless
3 communication lines, wherein the account related information are retrieved from the token.

1 44. (Original) The method of Claim 43 further comprising:
2 receiving information related to the account from the token holder; and
3 displaying messages related to the account to the token holder.

1 45. (Original) The method of Claim 43 further comprising:
2 storing account related information on a magnetic stripe disposed on the
3 token.

1 46. (Original) The method of Claim 45 wherein biometric image is stored in the
2 memory according to one of Tiff, bitmap and JPEG image format standards.

1 47. (Original) The method of Claim 46 wherein said biometric is a finger print.

1 48. (Original) The method of Claim 47 wherein said memory is an integrated
2 circuit memory.